Case 16-10989-TPA Doc 72 Filed 09/15/19 Entered 09/16/19 00:33:11 Desc Imaged Certificate of Notice Page 1 of 5

Form 149

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Linda C. Butler Debtor(s) Bankruptcy Case No.: 16–10989–TPA Per September 10, 2019 Proceeding Chapter: 13 Docket No.: 70 – 59, 61, 67 Concil. Conf.: at

## ORDER OF COURT CONFIRMING PLAN AS MODIFIED AND SETTING DEADLINES FOR CERTAIN ACTIONS

#### (1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated August 1, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:* 

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,415.00 as of September, 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- □ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on at*, *in*. If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- □ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- □ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- ☑ H. Additional Terms: 1) The secured claim(s) of the following Creditor(s) shall govern, and then following all allowed post–petition payment change notices filed of record: Wilmington (Claim No. 3).
  - 2) The secured claim(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified Plan interest in a monthly amount to be determined by Trustee to pay in full: WF Grantor Trust (Claim No. 5) and PRA (Claim No. 4).
  - 3) Attorney Fees to be based on a retainer of \$471.00 having been received, with balance to be paid through Plan at \$3,529.00.
  - 4) Peoples Gas to be paid per Order entered at Document No. 57.

# (2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

- **A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P.* 2002(b), this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.
- **B.** Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **C.** Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-I(c)(2), the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.
- **D.** Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- **E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

### (3.) IT IS FURTHER ORDERED THAT:

- **A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to  $11\ U.S.C.\ \S 1322(b)(2)$ , nothing in this Order shall be construed to change the payment terms established in the Plan.
- **B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR* 2016–1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre–confirmation defaults in any subsequent motion to dismiss.
- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

United States Bankruptcy

Dated: September 13, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

### Case 16-10989-TPA Doc 72 Filed 09/15/19 Entered 09/16/19 00:33:11 Desc Imaged

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
Western District of Pennsylvania

In re: Linda C. Butler Debtor Case No. 16-10989-TPA Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0315-1 User: vson Page 1 of 2 Date Rcvd: Sep 13, 2019 Form ID: 149 Total Noticed: 24

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 15, 2019.
                +Linda C. Butler, 603 Robinson Street, Punxsutawney, PA 15767-8268 +Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
db
cr
                +Peoples TWP LLC, c/o S. James Wallace, P.C.,
                                                                      845 N. Lincoln Ave.,
cr
                  Pittsburgh, PA 15233-1828
cr
                +Wilmington Savings Fund Society, FSB, as trustee o,
                                                                           Aldridge Pite, LLP, P.O. Box 17933,
                                                     San Diego, CA 92117-3600
                  4375 Jutland Drive, Suite 200,
14348302
                 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
14307413
                +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
                                        25505 West Twelve Mile Rd, Suite 3000,
14307728
                +Credit Acceptance,
                                                                                       Southfield MI 48034-8331
                +Jefferson County Tax Claim Bureau,
+Jefferson County Tax Claim Bureau,
14307415
                                                         200 Main Street,
                                                                             Brookville, PA 15825-1271
                                                         155 Main Street,
14307414
                                                                              Brookville, PA 15825-1281
                               Po Box 13570, Philadelphia, PA 19101
14307417
                 Nco Fin/55,
                                                        Attn: Dawn Lindner,
14307420
                +Peoples Gas Bankruptcy Department,
                                                                                 375 North Shore Drive, Suite 600,
                  Pittsburgh, PA 15212-5866
                +Peoples TWP LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14345675
14370130
                +WF 19 Grantor Trust, c/o Specialized Loan Servicing LLC,
                                                                                   8742 Lucent Blvd, Suite 300,
                  Highlands Ranch, Colorado 80129-2386
14747099
                +Wilmington Savings Fund Society,
                                                      Carrington Mortgage Services, LLC,,
                  1600 South Douglass Road,,
                                                Anaheim, CA 92806-5948
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 14 2019 03:05:47
                  PRA Receivables Management LLC, POB 41067,
                                                                     Norfolk, VA 23541-1067
14307412
                +E-mail/Text: EBNProcessing@afni.com Sep 14 2019 02:47:26
                                                                                           Po Box 3097,
                                                                                   Afni,
                  Bloomington, IL 61702-3097
                +E-mail/Text: bankruptcydpt@mcmcg.com Sep 14 2019 02:47:15
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14307416
                                                                                    Midland Funding,
                +E-mail/PDF: cbp@onemainfinancial.com Sep 14 2019 02:50:18
14307418
                                                                                    OneMain Financial,
                  310 Ridge Avenue, Punxsutawney, PA 15767-1712
                 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 14 2019 02:51:36
14762579
                Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 14 2019 02:50:26
14307877
                  PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
                +E-mail/PDF: gecsedi@recoverycorp.com Sep 14 2019 02:50:53
14307421
                                                                                    Phillips,
                                                                                                 P.O. Box 7200,
                  Bartlesville, OK 74005-7200
                +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 14 2019 03:05:11
14307422
                  Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14368490
                +E-mail/Text: bankruptcynotice@westlakefinancial.com Sep 14 2019 02:47:17
                  WESTLAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD, SUITE 100,
                                                                                         LOS ANGELES CA 90010-3847
                +E-mail/Text: bankruptcynotice@westlakefinancial.com Sep 14 2019 02:47:17
14307423
                                              4751 Wilshire Blvd, Los Angeles, CA 90010-3847
                  Westlake Financial Svc.
                                                                                                    TOTAL: 10
            **** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr*
14307419
              ##+PA Collection Service, P.O. Box 893, Washington, PA 15301-0893
                                                                                                    TOTALS: 0, * 1, ## 1
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2019 Signature: /s/Joseph Speetjens

District/off: 0315-1 Page 2 of 2 Date Rcvd: Sep 13, 2019 User: vson

Form ID: 149 Total Noticed: 24

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust A bkgroup@kmllawgroup.com Kenneth P. Seitz on behalf of Debtor Linda C. Butler thedebterasers@aol.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

Peoples TWP LLC sjw@sjwpgh.com,

S. James Wallace on behalf of Creditor

srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com S. James Wallace on behalf of Creditor Peoples Gas Company LLC, f/k/a Peoples TWP LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6